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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/630,531

07/30/2003

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05/18/2007

EXAMINER

MEYERS, MATTHEW S

ART UNIT

PAPER NUMBER

3629

MAIL DATE

DELIVERY MODE

05/18/2007

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/630,531	Applicant(s) MORRIS, DANIEL R.	
	Examiner Matthew S. Meyers	Art Unit 3629	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 30 July 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-16, 20, 20-23 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-16, 20, 20-23 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This action is in response to applicant's communication on 7/30/2003, wherein claims 1-16, and misnumbered claims 20, 20-23 are currently pending.

Claim Objections

2. Claims 1-16, 20, and 20-23 are objected to because of the following informalities: Claims are misnumbered. Claims 17-19 are missing, and there are two claim 20's. Appropriate correction is required.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4. Claims 1-16, 20, and 20-23 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Applicant is claiming inter alia, providing transaction information...including at least a critical date. Examiner is unable to ascertain what exactly applicant is claiming. After a thorough search of applicant specification, Examiner has interpreted this critical date to be any date significant with a lien under present scrutiny.

Claim Rejections - 35 USC § 102

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

6. **Claims 1-16, 20, and 20-23** are rejected under 35 U.S.C. 102(b) as being anticipated by Feinberg et al. (Pub. No.: US 2002/0107703) (Hereinafter referred to as Feinberg).

7. With respect to **Claim 1**:

Feinberg discloses a method for managing real property loans in a system for assisting with loan settlements (Feinberg [0018], "Although not specifically described herein, the invention is also applicable to...personal property liens...and all other legal documents relating to securing payment of a debt or other obligation or transfer of ownership of an asset."), comprising the steps of:

providing transaction information associated with at least one lien, said information including at least a critical date and a lender identification associated with at least one property loan (Feinberg [0017], "an electronic data file is prepared containing information relating to the construction lien holder's interest in the structure which the lien holder built, altered or repaired. The required information includes at least the name and address of the property owner and the legal description of the lands and improvements to be charged with the construction lien.");

requesting tracking of a release of said at least one lien by said system to determine whether a lien of said identified lender has been at least one of satisfied or released, said system having access to lien records for a plurality of lien record-keeping jurisdictions (Feinberg [0017], "Once the lien holder has been paid, a release or satisfaction is filed to indicate the debt has been paid. The process for releasing the lien is similar to filing a lien."); and

requesting a signal from said system in the event a release for said at least one lien is one of due or overdue based on statutory requirements associated with said identified lender (Feinberg [0017], "the client transmits an e-mail message to the data processing server via the Internet giving notice that the client has received proper payment for a given patient's services." and [0016], "The release is prepared according to guidelines from each jurisdiction previously stored on the database.").

8. With respect to **Claim 2:**

Feinberg discloses providing contact information for at least one entity to be notified by said system in the event a release is due for said at least one lien (Feinberg [0011], "The client prepares an electronic data file of information including the patient's identification, patient's insurance information, the liable party's identification and the liable party's insurance information.").

9. With respect to **Claim 3:**

Feinberg discloses storing at least one trigger document in a database, whereby said trigger document is generated upon receipt of said signal (Feinberg [0012], "The

server validates the data by comparing it to a set of guidelines, which have previously been stored on the database.”).

10. With respect to **Claim 4**:

Feinberg discloses said step of requesting system monitoring is of lien records associated with said plurality of loans for said identified lender, and said at least one entity is said identified lender (Feinberg, [abs], “A method and system for automating the preparation, recordation, tracking and filing of liens, assignments, and other legal documents relating to securing payment of a debt or other obligation or transfer of ownership of an asset.”).

11. With respect to **Claim 5**:

Feinberg discloses wherein said transaction information is related to a plurality of loans within an identified jurisdiction for a plurality of identified lenders, said step of requesting system monitoring is of lien records associated with said plurality of loans in said identified jurisdiction for said plurality of identified lenders (Feinberg, [abs], “A method and system for automating the preparation, recordation, tracking and filing of liens, assignments, and other legal documents relating to securing payment of a debt or other obligation or transfer of ownership of an asset.”).

12. With respect to **Claim 6**:

Feinberg discloses wherein said transaction information is related to a plurality of loans within a plurality of identified jurisdictions for a plurality of identified lenders, said step of requesting system monitoring is of lien records associated with said plurality of loans in said plurality of identified jurisdictions for said plurality of identified lenders

(Feinberg, [abs], "A method and system for automating the preparation, recordation, tracking and filing of liens, assignments, and other legal documents relating to securing payment of a debt or other obligation or transfer of ownership of an asset." and [0012], "The guidelines set forth the content and format of the information required to properly file a lien in each given jurisdiction. The guidelines are compiled from statutes, regulations, and local practice for each locale.").

13. With respect to **Claim 7**:

Feinberg discloses prompting said at least one entity for further contact information related to a second entity to be notified (Feinberg [0011], "Additional information may be required, such as the type and location of the accident and the patient's attorney, if represented.").

14. With respect to **Claim 8**:

Feinberg discloses requesting at least one trigger document associated with untimely notice of release or satisfaction of a lien (Feinberg [0014], "The patient is notified of the outstanding lien by the notification method specified by jurisdiction, typically by certified U.S. mail.").

15. With respect to **Claim 9**:

Feinberg discloses requesting a status report of at least one lien record (Feinberg [0001], "This invention relates generally to data processing, and more particularly to automatic preparation, recordation, tracking and filing of liens, assignments, and other legal documents relating to securing payment of a debt or other obligation or transfer of ownership of an asset.").

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16. With respect to **Claim 10**:

Feinberg discloses a system for assisting with loan settlements, comprising:

a first interface for receiving property-related lien transaction information, said information including at least a critical date and a lender identification associated with at least one property loan, said interface further being capable of receiving a request for tracking a release associated with a lien for said at least one property loan (Feinberg [0017], "The required information includes at least the name and address of the property owner and the legal description of the lands and improvements to be charged with the construction lien.");

a second interface for displaying lien status information corresponding to said lien, said status information including information as to whether said lien has been at least one of satisfied or released (Feinberg [0016], "Once the lien holder has been paid, a release or satisfaction is filed to indicate the debt has been paid."); and

an alert mechanism for receiving a signal and notifying at least one entity in the event a release for said at least one lien is one of due or overdue based on statutory requirements associated with said identified lender (Feinberg [0016], "The release is transmitted in electronic form to the appropriate recording agency, unless the agency does not accept electronic filing.").

17. With respect to **Claim 11**:

Feinberg discloses a database of trigger documents, and wherein at least one trigger document from said database is generated upon receipt of said signal (Feinberg

[0012], "The server validates the data by comparing it to a set of guidelines, which have previously been stored on the database.").

18. With respect to **Claim 12**:

Feinberg discloses wherein said transaction information is related to a plurality of loans for an identified lender, said received request is for the tracking of a plurality of releases associated with a plurality of liens for said identified lender, and said at least one entity is said identified lender (Feinberg, [abs], "A method and system for automating the preparation, recordation, tracking and filing of liens, assignments, and other legal documents relating to securing payment of a debt or other obligation or transfer of ownership of an asset.").

19. With respect to **Claim 13**:

Feinberg discloses wherein said transaction information is related to a plurality of loans within an identified jurisdiction for a plurality of identified lenders and said received request is for the tracking of a plurality of releases associated with a plurality of liens in said identified jurisdiction for said plurality of identified lenders (Feinberg, [abs], "A method and system for automating the preparation, recordation, tracking and filing of liens, assignments, and other legal documents relating to securing payment of a debt or other obligation or transfer of ownership of an asset.").

20. With respect to **Claim 14**:

Feinberg discloses wherein said transaction information is related to a plurality of loans within a plurality of identified jurisdictions for a plurality of identified lenders and said received request is for the tracking of a plurality of releases associated with a

plurality of liens in said plurality of identified jurisdictions for said plurality of identified lenders (Feinberg, [abs], "A method and system for automating the preparation, recordation, tracking and filing of liens, assignments, and other legal documents relating to securing payment of a debt or other obligation or transfer of ownership of an asset." and [0012], "The guidelines set forth the content and format of the information required to properly file a lien in each given jurisdiction. The guidelines are compiled from statutes, regulations, and local practice for each locale.").

21. With respect to **Claim 15**:

Feinberg discloses wherein at least one of said interfaces is adapted to prompt said at least one entity for further contact information related to a second entity to be notified (Feinberg [0011], "Additional information may be required, such as the type and location of the accident and the patient's attorney, if represented.").

22. With respect to **Claim 16**:

Feinberg discloses a reporting component for generating a status report of at least one lien record (Feinberg [0001], "This invention relates generally to data processing, and more particularly to automatic preparation, recordation, tracking and filing of liens, assignments, and other legal documents relating to securing payment of a debt or other obligation or transfer of ownership of an asset.").

23. With respect to **Claim 20**:

Feinberg discloses a system for monitoring lien releases, said system including a database of electronic documents associated with at least one lien status, and means for identifying a lien status based on note information and lien transaction information, a

method for managing said lien releases (Feinberg [0007], "The present invention provides a method and system for automating the preparation, recordation, tracking and filing of liens, assignments, and other legal documents relating to securing payment of a debt or other obligation or transfer of ownership of an asset."), comprising the steps of:

providing identification information associated with at least one lien (Feinberg, [abs], "Certain lien information is provided by a lien holder to a centralized database via the Internet.");

receiving a status report associated with said at least one lien (Feinberg [0004], "Once the lien documents are properly prepared and subsequently accepted by the government..."); and

initiating a response based on said status (Feinberg [0004], "Once the lien documents are properly prepared and subsequently accepted by the government...").

24. With respect to **Claim 20**:

Feinberg discloses wherein said report includes an indication that said lien has an unreleased status and said response includes the generation of at least one of said electronic documents (Feinberg [0004], "Once the lien documents are properly prepared and subsequently accepted by the government...").

25. With respect to **Claim 21**:

Feinberg discloses wherein said at least one of said electronic documents is one of: a demand letter, a legal form (Feinberg, [abs], "A method and system for automating the preparation, recordation, tracking and filing of liens, assignments, and other legal

documents relating to securing payment of a debt or other obligation or transfer of ownership of an asset.”).

26. With respect to **Claim 22**:

Feinberg discloses a system for managing lien releases, comprising:

a lien management component for receiving and storing lien identification information (Feinberg, [abs], “Certain lien information is provided by a lien holder to a centralized database via the Internet.”);

an interface for accessing a lien status monitoring system, said lien status monitoring system including a lien searching component having access to lien records for a plurality of lien record-keeping jurisdictions, each of said lien records including a respective lien holder entry (Feinberg [0007], “The present invention provides a method and system for automating the preparation, recordation, tracking and filing of liens, assignments, and other legal documents relating to securing payment of a debt or other obligation or transfer of ownership of an asset.” and [0012], “The guidelines set forth the content and format of the information required to properly file a lien in each given jurisdiction. The guidelines are compiled from statutes, regulations, and local practice for each locale.”);

means for determining a status of at least one lien; and means for providing notice to a lien holder associated with said at least one lien (Feinberg [0016], “Once the lien holder has been paid, a release or satisfaction is filed to indicate the debt has been paid.”).

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27. With respect to **Claim 23**:

Feinberg discloses wherein said means for determining a status includes requesting a search by said lien searching component (Feinberg [0006], "It is a further object of this invention to provide a lien management system which operates on a computer network to accommodate multiple clients, recording agencies, and changing recording guidelines.").

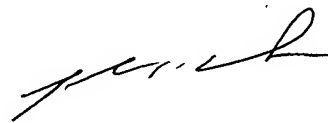
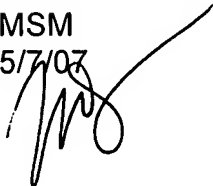
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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Matthew S. Meyers whose telephone number is (571)272-7943. The examiner can normally be reached on M-F 8:30-5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Weiss can be reached on (571)272-6812. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

MSM
5/7/07



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